

Martin Insurance Group

The Pinnacle Pulse

For a summary of the latest product and carrier developments, click [here](#).

****New Addition to High Points**

Underwriting Success Story

“Life with Successful Solutions” is a new series that highlights situations where Pinnacle Underwriting is able to save a case that might normally be lost.

Read about a 64 year old woman with a history of alcohol abuse, by clicking [here](#).

Zero Estate Tax Strategy

Family. Charity. Government. Upon death, your clients who will have an estate tax issue cannot avoid benefitting at least two of the three. The Zero Estate Tax Strategies Prudential presentation (click [here](#)) is a great place to become familiar with the strategies that can help transfer your clients' wealth more effectively.

Strategy for Foreign Nationals

Foreign Nationals are a growing demographic in the U.S. Many who regularly visit, do business or own property in the U.S. may be unaware of the potential tax exposure they face. Even if you are not currently working in the foreign national marketplace, this Transamerica summary of the advantage of insurance and the criteria for issue to foreign nationals should be of interest. Who knows when you may get the opportunity to initiate a discussion leading to a foreign national sale? For more information on Strategy for Foreign Nationals click [here](#).

Ask us how to get LTC rider on your AXA term conversion with limited UW

For a limited time there is an opportunity to add AXA's LTC Services Rider to the new permanent contract with a simplified underwriting process, if the client meets the criteria. To find out more about the criteria click [here](#).

New, Lower Premium Rates

As of March 17, 2014, the new American General Select-a-Term rates will be available. These new rates can bring up to 10% price reduction in popular durations and risk classes. Click [here](#) for more information.

New AccumUL Answers

Available March 1st 2014, Mutual of Omaha has introduced the new AccumUL Answers, which will bring higher target premiums, shorter surrender charge period, extend long-term no-lapse protection and many more. Follow this [link](#) to find out more.

Life Quick Request Required for Colony Term Applications

Effective April 7th, Genworth's Colony Term applications with face amounts of \$250,000 or below that are eligible for Life Quick Request, must be submitted through LQR, iLQR through iPipeline, or Aplifi AFFIRM for Life to be commissionable. For more information, click [here](#).